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 Substitute for form 1469A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets if necessary)</i>					
Sheet	1	of	5	Attorney Docket Number	85160.922/T00068

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. ¹	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
ASR		5,369,732		Lynch et al.	11-29-1994
ASR		5,515,524		Lynch et al.	05-07-1996
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		09/780,000		Shah et al.	
		09/931,878		Gupta	
		09/081,057		Koppelman et al.	
		09/163,752		Waugh et al.	
		09/166,650		Gupta	
		09/263,427		Carter, III	
		09/412,963		Lynch et al.	
		09/730,481		Vaughan	
		09/809,991		Chao et al.	
		09/810,012		Chao et al.	
		09/810,514		Chao et al.	

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Examiner Initials	Cite No. ¹	Office ¹	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document
					Date of Publication of Cited Document MM- DD-YYYY
					Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
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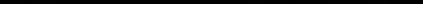
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 Substitute for form 148A/PTO		<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets if necessary)</i>			
Sheet	2	of	5
		Application Number 09/896,144 Filing Date 06/29/2001 First Named Inventor GHARAVY, S. Group Art Unit 3627 Examiner Name A. Kandy Attorney Docket Number 85160.922/T00068	

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		Foreign Patent Document		Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM- DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T*
Examiner Initials	Cite, No.*	Office*	Number				

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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T#
AJF		NORMAN WALSH, XSL The Extensible Style Language [online]. Web Techniques, January 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webtechniques.com/archives/1990/01/walsh/ >	
AJF		SELENA SOL, What is a Markup Language [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-04-17]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what_is_markup_language >	
AJF		SELENA SOL, What is XML [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what_is_xml.html >	
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Examiner Signature		Date Considered	June 2, 2004
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Substitute for form 1469 A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets if necessary)</i>				Application Number	09/896,144
				Filing Date	06/29/2001
				First Named Inventor	GHARAVY, S.
				Group Art Unit	3627
				Examiner Name	A. Rudy
Sheet	3	of	5	Attorney Docket Number	85160.922/T00068

U.S. PATENT DOCUMENTS						
U.S. Patent Document						
Examiner Initials	Cite No. ¹	Number	Kind Code ² (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

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ASL		SELENA SOL, Introducing the Valid XML Document and the DTD [online]. Web Developer's Virtual Library, May 3, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/intro/dtd_intro.html>				
ASL		XSLT, Xpath and XSL Formatting Objects [online]. Web Developer's Virtual Library [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XSL/>				
ASL		ADAM RIFKIN, A Look at XML [online], [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webdeveloper.com/xml/xml_a_look_at_xml.html>				
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ASL		PolicyLink Commission System, CSC: Financial Services [online], [retrieved on 2001-08-15]. Retrieved from the Internet: <URL: http://www.csc-fs.com/MARKETS/detail/la_policylinkcomm.asp>				
ASL		Pictorial, Inc. - Insurance and Financial Services Training [online], Dec. 2, 2000 [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.pictorial.com/>				

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Substitute for form 1449A/PTO						
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets if necessary)</i>						
Sheet	4	of	5	Application Number	09/896,144	
				Filing Date	06/29/2001	
				First Named Inventor	GHARAVY, S.	
				Group Art Unit	3627	
				Examiner Name	A. Rudy	
				Attorney Docket Number	85160.922/100068	

U.S. PATENT DOCUMENTS						
		U.S. Patent Document				
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		Foreign Patent Document				
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS						
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ASL		What is AppointPAK? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/applpak/whatis.htm>				
ASL		AppointPAK Features & Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/applpak/features.htm#buried>				
ASL		What is e-PAL? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palv/whatis.html>				
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<p style="text-align: center;">Substituted for form 146 A/PTO</p> <p style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p style="text-align: center;">(Use as many sheets if necessary)</p>				<i>AUG 22 2001 SAC-DOE JCS</i>	
				<i>Complete if Known</i>	
				Application Number	09/896,144
				Filing Date	06/29/2001
				First Named Inventor	GHARAVY, S.
				Group Art Unit	3627
				Examiner Name	A. Kudry
				Attorney Docket Number	85160.922/T00068
Sheet		5	of	5	

U.S. PATENT DOCUMENTS						
		U.S. Patent Document				
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		Foreign Patent Document				
Examiner Initials	Cite No. ¹	Office ³	Number	Kind Code ² (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM- DD-YYYY

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS						
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<i>ASR</i>		Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,4588,00.asp>				
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Examiner Signature	<i>Andrew Joseph Ral</i>	Date Considered	June 2, 2004
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